

October 16, 2021

Course Updates & Changes

The following document outlines:

- New courses released
- Regulation updates and affected courses
- Maintenance updates
- Retired courses

Please review and update your customized courseware, training programs, and LMS as applicable.

New Releases:

Core Compliance Suite

2109 - Quarterly Compliance Briefing: Fall 2021 – 192501

Description: A quarterly update to help you keep up with changes and deadlines in the compliance area in a quick and easy format.

2109 - Bank Secrecy Act Updates – What Are the New Expectations? – 192495

Description: There is a lot going on – in this webinar, we'll cover the new requirements, talk about what's coming and when, and provide recommendations on how to deal with things right now.

Exam Management Series

BSA/AML Exam Management - E3 – 186417

CRA Exam Management - E3 – 186419

Fair Lending Exam Management - E3 – 193238

General Exam Management - E3 – 186418

Banking for Beginners Series

A History of Banking – 179397

US Currency – 179435

Understanding the Role of the Federal Reserve – 179438

How Banks Make Money – 179443

How Money Moves – 179446

FDIC Insurance – 179451

The Difference Between Credit Unions & Banks – 179453

Deposit Products – 179474

Loan Products – 179476

Banking Services – 179478

Regulations, Guidance & Laws – 179486

Role of the Banker – 179490

Regulators: Who Are They & What Do They Do? – 179492

Individual Retirement Accounts – 179496

Careers in Banking – 179494

Regulation Updates:

Mortgage Servicing COVID-19 Rule – 2021 Updates

The 2021 Mortgage Servicing COVID-19 Rule temporarily in place from August 31, 2021 through December 31, 2021 requires mortgage servicers to make sure certain procedural safeguards have been met before referring certain 120-day-delinquent accounts for foreclosure, unless an exception applies. The Rule allows mortgage servicers to offer certain COVID-19-related loan modification options for incomplete applications, and it also stipulates when a mortgage servicer must renew reasonable diligence efforts.

The following course has been updated to reflect this regulation update:

- Exploring Mortgage Servicing Rules – 66846

Maintenance Updates:

The following courses have been updated:

Bank Secrecy Act for Customer Service Representatives – 24

Broken link: *Reporting and Recordkeeping > Suspicious Activity Reports > Page 3*

Old version – Link was outdated and no longer worked.

New version – Broken link replaced with: <https://bsaefiling.fincen.treas.gov/AboutBsa.html>

Federal Deposit Insurance Corporation (FDIC) – 20

Relevancy: *Pre- and Post-Test > Q38*

Old version – Question: “All varieties of single-ownership accounts...”

New version – Question deleted due to its misleading nature.

Loans to Executive Officers - Regulation O – 50

Typo: *Pre- and Post-Test > Q35*

Old version – Question: “...For an individual to be considered an advisory director, her or she:”

New version – Question “...For an individual to be considered an advisory director, he or she:”

Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution - E3 – 159285

(1) Relevancy: *Pre- and Post-Test > Q24*

Old version – Question: “A waiver of the consumer’s right to contest legal actions...”

New version – Question deleted due to inapplicability to the content.

(2) Relevancy: *Pre- and Post-Test > Q16*

Old version – Question: “Types of systematic measures acting as internal controls instituted by financial institutions include reviews, checks and balances, and procedures.”

New version – Question: “Types of internal controls instituted by financial institutions include reviews, checks and balances, and procedures.”

Anti-Tying – 84

Typo: *Pre- and Post-Test > Q37*

Old version – The correct answer feedback for the question: “... Flagrant violations and a substantial loss or gain...” was “Incorrect. The correct answer is...”

New version – The correct answer feedback for the question: “... Flagrant violations and a substantial loss or gain...” says “Correct.”

GLB Privacy Regulation P Refresher – 2739

CU - GLB Privacy Regulation P Refresher – 21653

Typo: *Overview > The Gramm-Leach-Bliley Act > Opt-In or Opt-Out*

Old version – “When a financial institution has decided NOT to share any of its customers' personal information with outside parties, except what is necessary to do day-to-day business, then it is not necessary for its customers have the right to opt-out.”

New version – “When a financial institution has decided NOT to share any of its customers' personal information with outside parties, except what is necessary to do day-to-day business, then it is not necessary for its customers to have the right to opt-out.”

Providing Service to Customers with Disabilities – 1891

DB - Providing Service to Customers with Disabilities – 48195

FSC - Providing Service to Customers with Disabilities – 29279

CU - Providing Service to Members with Disabilities – 17154

(1) Relevancy: *Pre- and Post-Test > Q2*

Old version – Question: “T/F: When interacting with a person with a disability, an awkward situation is typically the problem.”

New version – Question deleted due to its unclear wording.

(2) Relevancy: *Pre- and Post-Test > Q30*

Old version – Question: “T/F: You should never lean over when speaking with a wheelchair user.”

New version – Question deleted due to its unclear wording.

(3) New content: *Disability Basics > Americans with Disabilities Act > Twenty-First Century Communications and Video Accessibility Act (CVAA)*

Old version – No content relating to the CVAA.

New version – Page added:

Twenty-First Century Communications and Video Accessibility Act (CVAA)

What Is the CVAA?

The purpose of this accessibility law is to increase access for individuals with disabilities to modern communications by bringing FCC laws from the 1980s and 1990s current with 21st century technologies.

What does the CVAA require?

- *Title I – Telecommunications Access*
 - *Requires advanced communication services and products to be accessible by individuals with disabilities*
 - *Requires access to web browsers on mobile devices by individuals who are blind or visually impaired*
 - *Various FCC requirements*
 - *Requires video programming that is closed captioned on TV to be closed captioned when distributed on the internet (does not cover programs shown only on the internet)*

(4) New content: *Serving Customers with Disabilities > Interacting with Customers > Customers Who Are Visually Impaired*

Old version – No content relating to screen readers.

New version – Bullet added:

- *For effective communication with individuals who are visually impaired, screen reader access should involve providing audio descriptions of images (including changes in setting, gestures, and other details) to make videos accessible to individuals who are visually impaired or blind*

FSC - Servicemembers Civil Relief Act (SCRA) – 29280

Typo: *Pre- and Post-Test > Q10*

Old version – Question: “...He notified his creditor of his military service on August 1, 2019...”

New version – Question: “...He notified his creditor of his military service on August 1, 2020...”

Military Lending Act – 42264

CU - Military Lending Act – 42260

DB - Military Lending Act – 48191

Typo: *MLA Basics > Covered Individuals > Additional and Noteworthy Comments Regarding Exemptions*

Old version – "What if a borrower purchases and finances a motor vehicle and also finances the extended warranty? Is this transaction covered or exempt? Exempt!"

New version – "What if a borrower purchases and finances a motor vehicle and also finances the extended warranty? Is this transaction covered or exempt? Covered!"

FSC - AML Practical Applications – 15067

Broken link: *Suspicious Activity Reporting > Completing a SAR > The SAR - Form 111 AND Currency Transaction Report > CTR Form 112 in Detail > The CTR Form 112*

Old version – Link was outdated and no longer worked.

New version – Broken links replaced with: <https://bsaefiling.fincen.treas.gov/main.html>

Fair Lending Overview: For Lenders - E3 – 149461

Relevancy: *Pre- and Post-Test > Q3*

Old version – Question: "All of the following are prohibited bases under the ECOA EXCEPT the..."

New version – Question deleted due to its unclear wording.

CU - Unlawful Internet Gambling - Reg GG – 17207

Typo: *Pre- and Post-Test > Q5*

Old version – Incorrect answer feedback: "The correct answer is 'A and B.'"

New version – Incorrect answer feedback: "The correct answer is 'All of the above.'"

Fair Housing Act - E3 – 178264

Typo: *Pre- and Post-Test > Q8*

Old version – The correct answers for the question: "Who does the FHA protect against real estate discrimination?" was "Lenders" and "Lessors."

New version – The correct answers for the question: "Who does the FHA protect against real estate discrimination?" updated to "Lessees" and "Tenants."

Currency Transaction Reporting – 1

CU - Currency Transaction Reporting – 14132

Unplugged: Currency Transaction Reporting – 69498

Broken link: *CTR Form > CTR Form 112 > CTR Form 112 // CTR Reporting and Recordkeeping > Currency Transaction Reports > CTR Form 112*

Old version – Link was outdated and no longer worked.

New version – Broken link replaced with a PDF of the CTR form.

The following courses have been reviewed for normal course maintenance, with minor adjustments to wording implemented as necessary:

- DI - Age – 1759
- DI - Barriers to Inclusion – 1760
- DI - Cross-Cultural Business – 1763
- DI - Defamation – 1765
- DI - Defamation for Managers – 1766
- DI - Documentation – 1769
- DI - Documentation for Managers – 1770
- DI - Drug-Free Workplace Program – 22737
- DI - Employees with Disabilities – 1771
- DI - Employees with Disabilities for Managers – 1773
- DI - Gender – 1774
- DI - Language – 1778
- DI - Marital Status – 1779
- DI - Race, Color, and Nationality – 1780
- DI - Retaliation – 1782
- DI - Retaliation for Managers – 1783
- DI - Stereotypes and Assumptions – 1785
- DI - Veteran Status – 1786

Mortgage Course Updates:

The following course(s) have been updated in the OCL Artisan environment:

- The New URLA – 148153

Retired Courses:

There are no courses being retired this month.